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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re the Application of: **Lopez, et al.** Application No. **09/684,737**
Attorney Docket No. **K1013** Group Art Unit: **2162**
Filed: **October 6, 2000** Examiner: **Unknown**

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For: **PROCESSING NEGOTIABLE ECONOMIC CREDITS THROUGH ELECTRONIC
HAND HELD DEVICES**

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT UNDER C.F.R. 1.97

Applicants are hereby submitting a Supplemental Information Disclosure Statement. Applicants request that the information listed on the attached Form PTO-1449 be considered by the Office during the pendency of the above-entitled application, pursuant to 37 C.F.R. 1.97. In accordance with 37 C.F.R. 1.97(h), the filing of this Supplemental Information Disclosure Statement shall not constitute an admission that any information cited therein is, or is considered to be, material to patentability as defined in 37 C.F.R. 1.56 (b). In the interest of full and complete disclosure to the Office, some or all of the art cited herein may not be considered by Applicant(s) or the Undersigned to be material under the new standards of materiality defined in 37 C.F.R. 1.56 (b), enacted March 16, 1992, but may be material under the old standard of materiality defined in 37 C.F.R. 1.56(a), last amended on November 28,

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

1988, or may merely be technical background, which may be of interest to the Examiner. In accordance with 37 C.F.R. 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made.

In accordance with 37 C.F.R. 1.97 (e), no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the statement after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 C.F.R. 1.56 (c) more than three months prior to the filing of the information disclosure statement.

This Supplemental Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits.

Respectfully submitted,

Date: February 26, 2002

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